

# National Life Insurance Company

## STATEMENT JANUARY 1, 1911

### CASH INCOME

Premiums for Insurance.....	\$5,814,574.87
Interest and Rents.....	2,221,873.78
Considerations for Annuities.....	817,327.51
All other sources.....	231.15

**Total** - - - - - **\$8,854,007.31**

### ASSETS (Paid for Basis)

U. S. State and Municipal Bonds (at market value).....	\$17,661,565.60
Mortgages, First Liens.....	22,006,615.03
Policy Loans and Premium Notes.....	7,913,494.50
Real Estate, Book Value.....	359,300.00
Cash in Banks and Office.....	758,090.29
Interest and Rents due and accrued.....	1,048,297.63
Deferred and Unreported Premiums.....	691,672.50
Due from Agents.....	1,483.78

**Total** - - - - - **\$50,440,519.33**

### DISBURSEMENTS

Death Claims.....	\$1,615,293.30
Dividends.....	771,254.39
Annuities.....	391,024.52
Matured Endowments.....	703,855.35
Surrender Values.....	1,083,456.24

Total to Policy Holders..... \$4,564,883.80

All other Disbursements..... 1,324,014.02

**Income Saved** - - - - - **2,965,109.49**

**Total** - - - - - **\$8,854,007.31**

### LIABILITIES (Paid for Basis)

Insurance Reserves.....	\$38,649,255.00
Annuity Reserves.....	4,169,719.00
Extra Reserves.....	184,698.32
Trust Fund Reserves.....	132,713.00
Policy Claims under adjustment.....	74,546.73
Other Liabilities.....	102,345.18
Taxes payable in 1911.....	165,954.33
Dividends payable in 1911.....	881,686.27

**Surplus** - - - - - **\$6,079,601.50**

**Total** - - - - - **\$50,440,519.33**

### STATE OF VERMONT—Insurance Department.

We hereby certify that under our direction Messrs. David Parks Fackler and Edward B. Fackler, consulting actuaries, of New York City, have computed the policy reserves of the National Life Insurance Company of Montpelier, Vermont, as of December 31, 1910, and find the amount of both life and annuity reserves to be \$42,817,700 on a paid-for basis.

GUY W. BAILEY, Insurance  
EDWARD H. DEAVITT, Commissioners.

Montpelier, Vt., January 2, 1911.

### To the Policyholders:

The above report means that the Company has had during 1910 such an excellent experience in mortality, expense and interest savings that it is able for the third time in three consecutive years to advance the scale of its dividend payments and credits to participating policies. Taking a mutual practice and service to its members into consideration, the report also signified the lowest net cost figures yet attained and stands as a guarantee of economical results for the future.

During 1910 the Company increased its assets to \$50,440,519.33 and its outstanding insurance on a paid-for basis to \$167,261,226.00. It continues its policy of independent work, having declined all re-insurance contracts, maintained all actuarial requirements and observed all statutory laws. It does not possess a single entangling alliance with other corporations, being instituted and managed in behalf of its membership alone. The chief gains, compared with last year, all conservatively and lawfully computed, include \$2,410,642.00 in new insurance, \$8,310,484.00 in outstanding insurance, \$2,949,520.35 in assets and \$249,732.64 in undistributed surplus. These gains are based upon a statement which places in liability account all dividends payable or to be credited in 1911 and also every form of accrued liability, including taxes payable this year. The surplus earned has been applied in the above statement to the increase of policyholders' dividends in 1911, to the maintenance of policy reserves and to a conservative increase in the proportion of general surplus to liabilities.

There is in preparation a report supplying detailed information on the transactions and condition of the Company for the year now closed, which we will be pleased to send you on request. We trust that this statement may meet with your approval. We request your personal co-operation in the future work of the Company and your endorsement of its service to your neighbors and friends.

### NATIONAL LIFE INSURANCE COMPANY.

By Joseph Arend DeBoer, President.

Note 1. The National Life is a purely mutual company, now entering upon the 63d year of continuous service, and has paid to its policyholders since organization \$48,908,781.94, which, with the assets held to their credit, is equal to 102 per cent. of the sums received from them.

Note 2. You are cautioned not to confuse our Company, which by decision of the United States supreme court alone has the title of National Life Insurance Company, with any other company of somewhat similar name. If desirous of information or advice, please write the Company direct or the general agent or manager for your state.

### PROGRESS IN THE LAST TWENTY YEARS

JAN. 1	INCOME	ASSETS	SURPLUS	INSURANCE IN FORCE	JAN. 1
1891	\$2,102,295	\$ 6,810,025	\$ 895,241	\$ 46,362,301	1891
1911	\$8,854,007	\$50,440,519	\$6,079,601	\$169,733,600	1911

### DIRECTORS

GEORGE BRIGGS,  
WILLIAM P. DILLINGHAM,  
JOSEPH A. DE BOER,  
JOHN G. McCULLOUGH,  
HARRY M. CUTLER,  
JAMES B. ESTEE,

WILLIAM W. STICKNEY,  
JAMES L. MARTIN,  
GEORGE H. OLMSTED,  
FLETCHER D. PROCTOR,  
CHARLES P. SMITH,  
FRED A. HOWLAND,

CHARLES W. GAMMONS.

### OFFICERS

CLARENCE E. MOULTON, Actuary.  
E. A. COLTON, M. D., Asst. Medical Director.  
GEORGE BRIGGS, Inspector of Mortgage Loans.  
FRANK A. DWINELL, Inspector of Mortgage Loans.  
FRANK M. BRYAN, Inspector of Mortgage Loans.

**S. S. BALLARD, General Agent, Lawrence Building, Montpelier, Vermont.**

## MR. ROBERTS HECKLES PEARY

### Former Casts Doubt on Polar Achievement

### ASKS REASON OF LACK

Of "Creditable" Corroboration—Explorer  
for the First Time Shows Emotion.  
He Tells Why Bartlett Did Not  
Go All the Way North.

Washington, Jan. 11.—Captain Robert E. Peary declined to let any white man of his party accompany him on the final dash to the pole, because he wanted all the glory of the achievement for himself. He had earned it, he told the House committee on naval affairs yesterday, at the continuation of the hearing into his discovery and did not feel that he should divide the glory with another.

The explorer admitted that the north pole is just as much lost as ever and that all future enterprises to find it must be independent enterprises, unaided by his own work.

Captain Peary was asked to throw light on why as a naval officer he made no report to the navy department. Mr. Roberts asked him if it was not customary for an officer to report on matters for which he was detailed. Captain Peary said he had made some report to the coast geodetic survey and had advised the navy department of that fact. It was his impression that the superintendent of the survey had made a report to the navy. Pressed by Mr. Roberts, Captain Peary, who objected to testifying in the presence of newspaper representatives. He was given permission to file his reason in writing.

### WIVES SHUE YOUNG DRUMMOND.

One Demands \$50,000, the Other Sues for Alimony and Her Maiden Name.

St. Louis, Jan. 11.—The climax to Charles R. Drummond's experiences in the field of matrimony came when Charlotte Helen Vincent, the third Mrs. Drummond, sued for \$50,000 damages the four-time eloper, confessed bigamist and member of the millionaire tobacco family. The suit was filed in the St. Louis circuit court at 4:45 o'clock, and charged she had been deceived into believing Drummond had had a divorce before the marriage on Dec. 8.

At almost the same moment Judge Wadsworth of the Clayton circuit court revoked the parole on which he released Drummond after sentencing him to six months' imprisonment for bigamy last Tuesday. He ordered the issue of a capias for Drummond's arrest and the sheriff was instructed to bring the wealthy young man back whenever he could, and put him in jail.

His second and present lawful wife, Mrs. Charlotte Bente Drummond, filed suit against him for divorce in the St. Louis circuit court at 3 o'clock in the afternoon.

The second Mrs. Drummond, in her suit, declared that Drummond was worth at least \$500,000, and asked for an alimony order on that basis. She also asked for the restoration of her maiden name.

Miss Vincent sued in her maiden name, demanding \$25,000 actual and \$25,000 punitive damages. The petition charges that on Dec. 8 Drummond fraudulently, maliciously and wantonly represented to her that he was unmarried, and that he had been divorced at Reno, Nev., by his second wife, Charlotte Bente Drummond.

### DRY DAYS FOR AROOSTOOK.

New Sheriff in Maine's Big County Declares Prohibition Will Be Enforced.

Houlton, Me., Jan. 11.—In the opinion of Elmer G. Bryson, the new sheriff of Aroostook county, the discharge of the Sturgis deputies and the repeal of the enforcing law cannot eliminate prohibition in the Pine Tree state. "I wish at this time," says the new sheriff, "to notify the public in general, and especially those who have been and are engaged in the sale of intoxicating liquors, that the prohibitory law will be rigidly enforced in Aroostook during my administration of the office of sheriff. Before my election I publicly stated that I would enforce the prohibitory law if elected. The public can render valuable assistance in this work and I invite their aid. To those engaged in illegal sales let this warning be their notice to quit. A word to the wise is sufficient."

### FOR NATIONAL FORESTS.

A Total of 563,331 Acres Eliminated by the President.

Washington, Jan. 11.—Land areas aggregating 563,331 acres have been eliminated from the Ozark national forest in Arkansas by proclamation of the president. This is in line with the plan of the department of agriculture to correct all national forest boundaries.

Van Buren, Johnson and Stone counties suffered the most as a result of the eliminations, 107,740 acres, 102,880 acres and 93,980 acres, respectively, having been removed from these counties. Searcy and Franklin counties also lost heavily. Approximately 61,080 acres were removed from Searcy county and 63,200 acres from Franklin county. Newton, Cleburne, Baxter, Pope, Crawford, Madison and Washington counties lost lesser amounts.

The eliminations were brought about after a field examination by the department of agriculture and made for the purpose of removing from the forest certain tracts which largely comprise small private holdings.

### Prison for Life.

Rockland, Me., Jan. 11.—Mrs. Sadie Newbert of Thomaston, who was convicted of murder last April for the poisoning of her husband, prominent C. Newbert, was sentenced to life imprisonment in the state prison at Thomaston in the supreme court yesterday. The delay in sentencing her was due to the fact that an appeal was taken to the law term of the supreme court, but was not prosecuted.

### In Woman's Realm.

Never put boiled potatoes on the table in a covered dish. They will absorb their own moisture and become sodden.

Delicious sandwiches for the afternoon are made of raisins and nuts chopped together very fine, moistened with a little whipped cream and seasoned with a little salt.

Fur hats are very little trimmed; a small animal head, a few tiny satin roses or a bow of velvet ranged along the side comprise the requisite amount of ornament for the hat, which is beautiful in itself.

### New Pillow Idea.

A new touch to pillows made from barred tea toweling or crash is to stitch to them a border of linen to match the line in the bar design, says the Indianapolis Star.

This border is put on the outer edge. If two inches wide, set in from the edge its own width, or it can form a circle or diamond in the center of the cushion. Several narrow bands of color crossing at the corners give a good effect, or quite narrow bands may be applied to form a scroll.

When the border is set in from the edge, it is finished in white or colored cord or white cotton fringe.

For raffle workers, there are to be

found in the shops square pillow tops to be made up in colored raffle patterns.

One end of the pillow is begun to show the stitch and the shading.

### Think Twice.

Before you push your brother down Think twice.

Before at other's sins you frown Think twice.

For who are you, in judgment hall, Your brother to the bar to call? To-morrow you may slip and fall— Think twice.

Beware the stinging gibe and quip— Think twice.

Least you yourself should feel the whip, Think twice.

Withhold the gossip's idle sneer, The thrust that draws the bitter tear, For fortune's favoring gale may veer— Think twice.

Is charity a quickened art? Think twice.

And does it thrill both hand and heart? Think twice.

The mercy you to others show— That mercy you shall some day know; With other's faults be kind, be slow— Think twice.

—New York News.

How to Keep Sheet Music.

All who have anything to do with music, whether they are but pupils exercising the art simply for their amusement and the entertainment of the home

circle, or whether they are professional players, will have experienced at some time or other the annoyance of a certain piece being mislaid or lost among a number of others, for even with a stand close at hand it is difficult to prevent the various sheets from getting mislaid.

The only possible means of keeping together and in order the collection of waltzes and songs, grand opera selections and simple exercises is by having them carefully bound together in different classes, if they are not already thus protected.

An excellent contrivance to meet such circumstances can be arranged by every home worker. In one cover should be kept the comic songs popular at the moment, in another the selections, serious music and so on.

Procure two heavy pieces of cardboard and cut each a little larger than the dimensions of an average-sized piece of music. Take a strip of satin long enough to cover each piece of cardboard and leave two or three inches in the center; also two pieces of brocade or velvet, and another band of velvet or heavy satin the same length as the pieces of brocade, and heavy satin and about five inches in width. With these simple materials, it is possible to make a charming and useful music-cover.

The two card pieces are first lined with satin, this being done by placing the two pieces about two inches apart on the table, when the material is glued on, leaving a little space at the edge of each.

Next, the two pieces of brocade, which are to form the outer covering, are joined at their longest sides by the

narrow strip of velvet or satin. This done, the pieces of cardboard are laid against the strip of material, which is now joined together in one piece, and the whole is finished off neatly by stitching carefully all around, the rough end of the brocade being turned in against the lining.

The next process should be to arrange all the sheets which are to be stored in the cover in an even pile, and then boring through the back, top and bottom; double pronged pins should then be inserted to keep the stack in order. These pins should be placed as near the inner edge as possible, and holes are then bored through the cardboard in such a manner as to correspond with the holes in the music.

Through these cuts in the card and paper, a silken cord is then drawn and tied, not too tightly, as this would prevent the volume from opening freely. Care should be taken, however, on the other hand, not to finish the cord off in too slack a fashion, as in this manner the music would remain loose and untidy.

The piece of material which joins the two outside may be wide or narrow, according to the amount of music which is to be stored within the folio. Common sense and a little ingenuity must be displayed in this matter, while the work will grow easier, as in the making of every one the worker will grow more experienced.

The music cover will look equally well carried out in cretonne and lined with satin, the saving in this case being considerable.

Dorothy Dexter.

# Ceresota—the prize bread flour of the world

Millions use it—everybody kneads it

